From: Springer, Bob

Sent: Friday, December 11, 2009 4:32 PM

To: 'Dean, Tony'

Cc: Fellin, Laura; 'Shyne, Danielle'

Subject: MM\$ application

Tony:

Per a note from Danielle, here are our responses to your December 4 letter to Judy Fredenberg:

Narrative: The narrative was revised so there will not be a designated internal evaluator. There will not be costs for this activity.

Budget Narrative:

- 1) Staff travel. More detail for CNCS conf. provided, per your request.
- 2) Member travel: Information provided for events and calculation method.
- 3) Supplies: Quarter time members are included now.
- 4) Administrative Costs: Grantee share corrected.

Bob

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Montana Making \$ense

Introduction

The program described in this application specifically addresses anthe AmeriCorps national priority for Opportunity:

Opportunity

Unmet needs related to economic opportunity for economically disadvantaged individuals within communities including <u>financial literacy</u>, housing assistance, job training, and nutritional assistance.

This application also addresses 4 of 5 Montana Commission onof Community Service categories for special consideration, specifically: rural, underserved or areas of extreme poverty, disability inclusion in the design and delivery of the program, collaborative approach to program planning, design and delivery, and demonstrated ability to successfully administer an ACAmeriCorps grant.

To prepare this application, staff from the UM Office for Civic Engagement (OCE) met with key leaders of Montana's financial education organizations who formed an Advisory Board to support the work represented by this application. The Advisory Board includes representatives from the Montana Financial Education Coalition, Montana Credit Unions for Community Development, Opportunity Link, homeWORD, Native American Development Corporation, Healing Tree, the Federal Reserve Bank, Montana State University Extension, NeighborWorks, Consumer Credit Counseling Services/Rural Dynamics, and Merrill Lynch. It was the consensus of the group that:

1. the human resource capacity for providing financial education in Montana is severely limited and out of reach for most of the state's social service providers;

- 2. AmeriCorps (AC) members have shown they can be essential financial education providers in Montana for disadvantaged communities and they enable organizations to provide financial education that would otherwise not have the capacity to do so; and,
- 3. <u>UM's University of Montana's</u> Office for Civic Engagement (OCE) is the proper organization to apply for this <u>ACAmeriCorps</u> grant on behalf of a coalition of organizations, because it is a competent, impartial administrator for an <u>ACAmeriCorps</u> program on the scale needed for Montana.

A. Rationale and Approach

a) Compelling Community Need

The currentsevere financial crisis of the past few years should clearly demonstrate the necessity of teaching citizens how to manage their finances wisely, make the most of limited incomes, and avoid financial traps and pitfalls, especially in the areas of credit, taxes and mortgages. As the recession began in 2008, Chairman Ben Bernanke of the Federal Reserve Board cautioned, "...we are reminded of how critically important it is for individuals to become financially literate at an early age so that they are better prepared to make decisions and navigate an increasingly complex financial marketplace. Choosing a credit card, saving for retirement or for a child's education, or buying a home now requires more financial savvy than ever before. Financial literacy and consumer education--coupled with robust consumer protection--makes the financial marketplace effective and efficient, and better equips consumers to make tough yet smart financial decisions."

Montana's low wages and other demographics make providing financial education more critical here than just about anywhere. We considered general Montana population characteristics regarding personal finances:

- Montana ranks 48th for wages. (US Dept. of Commerce)
- The poverty rate for Montana (1413.1%) ranks 16th17th in the United States.

 (MSU Extension (Institute for Research on Poverty)
- 1880 personal bankruptcies were granted to Montanans in 2008. Montana's
 personal bankruptcies increased by an annualized rate of 47% through the second
 quarter of 2009. (American Bankruptcy Institute)
- Montana ranks 6th in the country for student loan debt, with 71% of Montana college students having to pay loans after graduation (Project on On Student Debt).
- Payday loans in Montana can reach 650% APR. (Consumer Federation of America.) Several states have usury laws prohibiting APRs over 25%. A federal law caps payday loans to active military families at 36%.
- Montana high school seniors scored an average 54.4% on the latest financial education test. (Jump\$tart)
- Nonprofit organizations in Montana are under-resourced. Montana is in the top
 third of ten states in the nation identified as Philanthropic Divide states due to
 "limited philanthropic and non-profit sector resources and infrastructure."

 Montana is ranked 48th in the nation for foundation assets thereby making it more
 difficult for non-profits here to compete as effectively for resources as their
 counterparts in other states. (Big Sky Institute for the Advancement of Nonprofits,

the National Committee for Responsive Philanthropy, the Nonprofit Quarterly and the Chronicle of Philanthropy)

In considering Montana's personal financial demographics, specific categories of need emerged. They are general financial education, financial education for Native Americans, financial education for people with disabilities, financial education in housing; and support for low-income tax payers. These areas are not exclusive and often overlap.

General Montana financial education needs. The general Montana demographics cited above highlight a need for financial education so Montana people have information and learn to manage their limited resources well. In addition:

- Montana residents pay the highest annual credit card interest in the US at an average of 22.02% (Plastic Economy). Given average Montanans' credit card debt is \$7181, paying a minimum of 3% per month would take 19+ years to pay off the debt, with \$10,465 interest.
- A national study of identity fraud identified 7 Montana counties as "hot spots" where criminal activity is rising (ID Analytics). The counties are Granite, Lake, Powell, Sanders, Ravalli, and Missoula.
- Though Montana's high schools have the option of making financial education a requirement, only 15% of them do, and only 8% offer a stand-alone financial literacy course. (MTMontana Legislative Services)

The dangers of low wages, low credit scores, too much debt, bankruptcies, foreclosures, no savings for future costs, predatory lending, and general ignorance of

financial matters are costly. According to Children First, people with the greatest risk from financial instability and its corollary effects are children who are at increased risk for negative outcomes in health, social and economic development.

MM\$ will focus its General Education efforts in urban non-profit organizations that are addressing or solving poverty conditions of disadvantaged populations in Billings, Butte, Great Falls, Helena, Kalispell and Missoula. Our community partners will direct their services to the highest needs population in the area.

Native Americans. Our tribal partners at Blackfeet, Crow, Northern Cheyenne, Flathead, Fort Belknap and Rocky Boy have identified lack of financial skills as a significant problem in Indian Country. Native Americans are the largest minority group in Montana at 7.3% of the population. Demographics for financial conditions of Native Americans in Montana reveal that they are more disadvantaged than the general population in Montana:

- The median wage in Indian Country is \$10,000 less than the median wage for the state as a whole (Montana-Wyoming Tribal Leaders Council (M-WTLC)).
- Poverty rates on Montana reservations range from 15.8% on the Flathead reservation to 39.3% on the Northern Cheyenne reservation, with an overall average of 30.9%. (M-WTLC)
- Four counties with the highest poverty rates in Montana (at least 50% greater than the rest of Montana) are Big Horn, Glacier, Roosevelt and
 Blaine. 3 of the 4 are the only three counties in Montana with a majority of

- Native American residents. The fourth county, Blaine, has 47.5% Native American residents. (Poverty Suite)
- Unemployment on Montana's reservations ranges from 36% to 76% of the working age population. (M-WTLC)
- Native American high school seniors scored significantly lower scores in a
 Jump\$tart financial education test than off-reservation high school seniors.

 (Oweesta)
- There are 25 financial institutions in Montana's Indian Country. 16 are on the Flathead reservation; 3 are on the Fort Peck reservation; 2 are on the Crow reservation; 2 are on the Northern Cheyenne reservation; 1 is on the Rocky Boy reservation; 1 is on the Blackfeet Reservation. There are none on the Fort Belknap reservation. This works out to 13 of 57 communities on American Indian reservations in Montana with financial institutions.

A recent survey conducted by the National American Indian Housing Council and the National Community Reinvestment Coalition highlights the magnitude of high-cost lending in Indian Country. A majority of survey respondents (54%) indicated consumers on tribal lands received a high rate of loans with interest rates of 9% or more. When survey respondents had specific examples of rates, the average rate reported was 15.3% and the highest rate reported was 30%. Average mortgage rates in the U.S. are c. 6%.

Our experience in Indian Country is that culturally relevant financial education is available and can make a difference. What is needed is the human resource to provide that education. We propose to continue work on each of the seven reservations in

Montana because of the high unemployment rate, low wages, and extreme poverty among Native American populations.

People with disabilities. The Montana Disability and Health (MTDH) Program includes as part of its vision the, "integration of people with disabilities in all physical, social and economic aspects of Montana."

- There are 145,732 (15% of Montana's population) Montanans aged 21 and over with disabilities living independently in their communities. (MTDH)
- People with disabilities. Only 49.5% of Montana working-age people with disabilities are employed (many are underemployed and most earn at or near minimum wage salaries), causing the majority to obtain financial support from other means, such as government benefits. (Community Inclusion).
- Knowledge about benefits is a critical matter for people with disabilities.
 The Montana Council on Developmental Disabilities (MCDD) has indicated that people with disabilities who earn a salary in addition to receiving benefits have to carefully manage the amount they earn in order stay below wage caps to continue to receive benefits.

Both groups require assistance with access to benefits and knowledge of program eligibility criteria. Montana Home Choice Coalition and other agencies such as the Rural Institute have identified the need for financial education that specifically addresses the

special financial needs of people with disabilities, who often live on fixed-incomes, and who in particular require specialized financial education to support independent living.

MM\$ is developing partnerships with organizations that support the self-sufficiency of people with disabilities in Montana, in order to place AC members with those organizations.

Housing. There are two financial education needs in housing—one, for first-time, low-income homebuyers, the other for existing mortgagees and renters. For the former, money is available to build low-income housing, according to Opportunity Link and Habitat for Humanity specialists, the problem is the lack of loan-ready applicants. And, as lenders have tightened their requirements, the credit histories of Montana's low-income people have shown a need for serious attention. For existing mortgagees and renters, as experience and data have shown, people who fall behind paying rent or the mortgage need training in budgeting skills and credit repair, so that they can remain in their residence.

- The home foreclosure rate for Montana rose 32% between 2006 and 2008. In
 Ravalli County alone, 388 trustee sale notices were filed over the last year. This
 year, notices of sale for foreclosed properties in Ravalli County spiked 186 %
 over 2008 and 260% over 2007. (Missoula Independent)
- According to Opportunity Link, in 2009, due to deteriorating credit scores and increasing loan eligibility requirements, only 1 in 33 Hi-Line area applicants for Self Help housing qualified for a loan-in 2009; in prior years the ratio was 1 in 4 or 1 in 5.

MM\$ will work with housing organizations like Opportunity Link that are providing services to low-income Montanans. These services may include providing information about loan eligibility, credit management and repair, taxes, insurance, and much more to their participants.

Low Income Taxpayers. The #1 federal anti-poverty program is the Earned Income Tax Credit (EITC). According to the IRS, in 2008, more than 74,000 Montanans applied for and received \$136,028,625 under the EITC_, for an average of \$1828 per return.

- A GAO study estimates that from 15-25% of potentially eligible citizens do not apply for the credit, which could mean that there were potentially as many as 14,000 to 24,000 eligible Montanans still to receive this benefit.
- A 2006 Brookings Institute Study estimates that private tax preparers charge low-come filers significant fees that reduce the value of the benefit to the filer.

 Typical preparation costs in 2006 were from \$90 to \$100, to file electronically added \$12 to \$40; typical refund anticipation loan (RAL) fees were \$75 with \$33 for document preparation; and, claimants without bank accounts also incur charges averaging 3 percent (\$45 for a \$1,500 refund) to cash either the tax refund or the RAL check. (Brookings Institute)
- RALs Refund Anticipation Loans on reservations in Montana are obtained at a 42% rate as compared to 12% off-reservation. (Center for Responsible Lending)

 Montana Free File continues to need "boots on the ground" to reach eligible low-income filers, particularly in remote areas of Montana.

We will continue to raise awareness of tax services and EITC among people making less than \$42,000 a year throughout Montana and partner with the organizations that manage free tax sites around Montana.

In the areas where we have worked and aim to work–every single reservation in Indian country (we already had members serving at five reservations and services provided by our members to the rest); rural areas; urban areas focusing on low- to middle-income residents; and vulnerable populations of Native Americans and people with disabilities–levels of poverty and lack of access to financial services and education are particularly severe.

In summary, there is a national priority for ACAmeriCorps members to perform financial education. Here in Montana, a review of data and numerous discussions with dozens of nonprofit, governmental, and private parties has shown there is a critical need for financial education in all Montana communities. The need appears to be greatest on reservations and the counties around them, and among high-risk and low-profile urban residents. Outreach efforts have brought greatest response from Hi-Line"hi-line" counties in the northfar North, reservation communities, and from organizations that currently provide financial education in urban areas and see the need to expand their reach both inside and outside larger towns and cities. The OCE proposes ACAmeriCorps members serve in these places, in order to build the financial health of Montana residents and instill positive financial behavior changes that benefit whole communities.

b) Description of Activities and Member Roles

We have organized an ACAmeriCorps program called Montana Making \$ense (MM\$) in

the OCE to focus on 5 program approaches:

- general financial education
- Native American financial education
- financial education for people with disabilities
- housing
- taxes

Each of the 5 approaches has some unique aspects; all involve financial literacy and financial technical support.

General Financial Education. Several MM\$ partner sites, particularly those operated by Consumer Credit Counseling Services (CCCS) and homeWORD, will offer a wide-range of training classes to the general public and specific target groups, including homeless shelters, veterans, alternative high schools High Schools, etc. The class material may be selected by the site or developed by the member. Classes include Financial Fitness, Dollars and Sense, First Time Homebuyers, Bankruptcy (required by courts), Credit Repair, and the high school lessons designed by the National Endowment for Financial Education. Members perform community outreach for students and they are responsible for the scheduling and teaching of classes. As a result of their outreach with target organizations, members will often help those partner organizations with money management sessions for their clients, such as unemployed workers, first-time homebuyers, veterans, pre-release prisoners, TANFAIDS program participants, TANF program participants, etc. Members will be reimbursed by sites for travel to rural, underserved communities where they teach will teach. In addition to providing general financial education, some members will be trained to provide credit counseling and support to individuals in financial crisis.

We anticipate that at least 7 members performing this work will be part-time and that a few sites may request members for shorter terms. These members will have a project leader from CCCS to help with class lesson planning, teaching techniques, team teaching plans, and access to networks of potential subject matter experts.

Native American Financial Education. ACAmeriCorps members will again be recruited within Indian Country. Selected members will be trained to teach Building Native Communities: Financial Fitness for Families, which is a culturally relevant course developed by Oweesta. Some tribes will make the course a requirement for certain benefits from the tribe – for example, the Salish Kootenai Housing Authority will make the course a requirement for tribal members who fall behind in rental or mortgage payments. In addition, the Bureau of Indian Affairs has requested that trained MM\$ members partner with them to teach tribal members who receive BIA benefits. Members will also be trained to organize a "Financial Wisdom Night" event, based on our partnership with American Indian Business Leaders (AIBL); these events follow tribal customs in designing community financial skills sessions. In addition to mandated classes, the members will also work to create classes within the reservation by recruiting trainees from tribal organizations and one-on-one.

Tribal organizations also seek MM\$ members to support Montana Free File tax work with outreach and tax assistance to people in remote areas, where tax offices are not set up. A pilot 2007-092008 effort by MM\$ members assigned to Browning Community Development Corporation-(BCDC) demonstrated first a 50 % increase from year to year in returns, then a 35% increase over that level. In terms of money made available to

eligible low-income people, there was a 20% increase in amounts received the 1stfirst year, then a 65% increase over that level the 2ndsecond year. These are extraordinary results. MM\$ members will be trained by Montana Free File experts in December for tasks appropriate to their abilities. MM\$ members will also recruit volunteers to assist in this effort.

Given very low test scores for Native American high school High School seniors (93% scored below 60%), MM\$ members will offer at least lone class session on the basic tools needed to plan for a successful financial future. If sponsors are found, the sessions may lead to the opening of bank accounts at nearby financial institutions. In addition, MM\$ members assigned to AIBL will continue to organize and support college preparation sessions with high school seniors on all reservations, including guidance for completing Free Applications for Federal Student Aid (FAFSA). FAFSA applications.

Some MM\$ members may choose to be mentors or advisors to AIBL chapters on their reservations.

MM\$ members will continue to support tribal entrepreneurship at tribal small business and community development centers, with selected, focused training and assistance, covering verifying and correcting credit scores, developing a business plan, preparing a budget. Members will call upon subject-matter experts to help with other aspects of business development.

We anticipate that 6 part-time members will be assigned to tribal organizations on the reservations and 2 more assigned to off-reservation tribal organizations. They will have support from 1 full-time Native American project leader—from BCDC. These members will be joined by 300 hour members during tax season. All members will be expected to recruit volunteers to assist their efforts.

Financial Education for People with Disabilities. Montana Home Choice

Coalition has expressed interest in working with MM\$ to develop a financial education

curriculum that specifically addresses the financial needs of people with disabilities, train

MM\$ members to effectively teach that curriculum, and offer support and technical

assistance to MM\$ and MM\$ AmeriCorps members. In addition, we are working with the

Home Choice Coalition, Rural Institute and People Firstothers to identify potential half
time or part-time sites for an effort focused on supporting the unique financial education

needs of people with disabilities.

Housing. Based on experience, two different program uses for MM\$ members have emerged—one for new low-income homebuyers and one more broadly targeted to existing renters and homeowners. For new homes, Opportunity Link and Habitat for Humanity piloted an approach for Self-Help Housing. They have sites ready for housing construction; but, few qualified loan applicants have cleared the application process, so construction has not started. Their pilots consisted of MM\$ members providing service, as follows: community outreach to identify potential program beneficiaries, assistance with the application, teaching homebuyers First Time Homebuyers classes or referral to such a class, support in developing banking accounts and loan applications, and recruiting volunteers who can perform 50% of the construction work the loan applicant must provide. Opportunity Link suggests the results from their pilot should be applied state-

wide. Opportunity Link covers 11 counties and the Butte office for Habitat for Humanity covers 7 counties; both intend to scale up from the 10 quarter-time and part time MM\$ members they supported in 2009.

The other use of MM\$ members to support housing programs is similar to the approach by Salish Kootenai Housing Authority (above). Housing programs in various Montana communities request MM\$ members to organize and teach Financial Fitness classes to residents, provide money management classes for people who fall behind in their payments, write financial and money management articles for newsletters and arrange for money management specialists to advise residents about Individual Development Accounts and other asset-building strategies for their futures.

MM\$ members assigned to housing organizations will have a designed full-time or half-time project leader from Neighbor Works to support their program activities.

Taxes. Work in this field will be conducted by the Montana Free File (MFF) coalition, which includes CCCSConsumer Credit Counseling Services, Montana Legal Services, the Department of Revenue, and Montana Credit Unions for Community Development (MCUCD). In order to reach more eligible people, several MM\$ members were recruited by sites to reach underserved populations in Indian Country and in other parts of Montana. We support this effort, because it provides more low-income people access to the EITC-Earned Income Tax Credit. Part-time and minimum-time MM\$ members will also be recruited to support MFF, wherever needed. And, MM\$ will continue encourage all ACAmeriCorps members in Montana to support this effort at their

sites. A MM\$ member at MCUCDone MFF partner will be designated as the lead for this.

The MM\$ program manager will implement our plan for selecting host sites, determining member duties and recruiting members. MM\$ staff will communicate regularly and work directly with all members and sites to ensure they learn best practices, have the necessary tools to do their jobs well and feel comfortable in carrying out their assignments. It is a priority of the program manager to maintain constant, open dialogue with members and site supervisors, to make sure that all concerned are well prepared to perform them effectively. MM\$ will have a part-time member write a newsletter about program activities for members, sites and program stakeholders and administer a listsery for sharing program forms, teaching methods and tools.

Sites must sign a MOUMemorandum of Understanding with MM\$ that explicitly prohibits employee displacement, duplication of services already available or supplanting funds otherwise available from other sources. MM\$ monitoring visits include a review of these requirements.

Members and site supervisors will be formally introduced to the CNCSCorporation for National and Community Service's (CNCS) rules on prohibited service activities at the time that they join MM\$ and will be required to sign documentation stating their understanding of and intended adherence to these rules. Members who violate the rules of conduct will receive a verbal warning for their first offense and a written warning for their second. Any offense thereafter is grounds for release from service. The rules, along with the disciplinary procedures MM\$ will employ for violating them, are clearly delineated in the member and host site contracts as well as

the MM\$ handbook. The rules and consequences will be carefully reviewed at the program orientation.

- c) Measurable Outputs and Outcomes
- MM\$ will operate in the national focus area for *Opportunity*. We have standard performance measures for our sites that correspond to the CNCS measures. If national measures are developed, we will conform our reporting to those.
- 1. Participant data. (Sites will be responsible for reporting.)
- a. Number of participants. We anticipate in year one,1000 additional people (at least 670 will be economically disadvantaged per the CNCS definition) will participate in the sites' financial literacy services classes, tax and other applications, orientations and counseling conducted by the ACAmeriCorps members, tracked by sign-in sheets.
- b. Beneficiaries will demonstrate improved increased knowledge. We anticipate <u>that</u> sites will report at least 80% of assessed training participants (<u>disadvantaged results reported</u> separately, with an 80% target) will demonstrate increased knowledge through pre_ and post- tests.
- c. Beneficiaries will demonstrate they have applied what they learned. We anticipate that sites will report 60% of assessed training participants will implement what they learned through financial literacy sessions a class, orientation or counseling provided by the ACAmeriCorps member. Results will be tracked by a survey.
- d. Sites will report the number of participants who gained access to or obtained assets as the result of training and document preparation with members. Documents include loan

eligibility, Individual Development Accounts, new checking or savings accounts, tax refunds, school loans and scholarships.

- 2. Volunteers (Members will report.)
- a. 100 community volunteers will serve 1,000 hours in support of program implementation or service projects developed by the member, tracked by sign-in sheets.
- b. 75% of volunteers serving 10 hours or more will report, via survey, a strengthened commitment to active community involvement.
- 3. Member Reports.
- a. 85% of members will report through a survey the growth of teaching skills, knowledge of financial issues, the ability to plan projects, increased awareness of community service and education organizations within the community served and willingness to continue community involvement because of the ACAmeriCorps experience.
- b. 85% of members will also create a Service Year Journal to include goal-setting, assessment and evaluation of personal citizenship development as a means of critically reflecting on the impact of their service experience.

In addition, we will provide the Commission with maps of member locations and performance.

d) Plan for Self-Assessment and Improvement

For the program as a whole we operate under the following reviews for our activities: (1) an internal biannual review by the UM Internal Auditor; (2) program review by the MM\$ Advisory Board; and (3) regular, scheduled performance reports to the Commission, MM\$ sites and MM\$ Advisory Board. We take these reviews seriously and adjust activities to correct and improve operations.

For program sites, we will continue and strengthen our two types of monitoring visits. The first type, generally scheduled in the fall, is compliance-focused, where we review site compliance with ACAmeriCorps requirements, Commission expectations, MM\$ paperwork requirements and member plans for the year. The second type focuses on member performance, site support, corrective action and successful completion. Each type requires a written trip report, with recommendations for follow up training, technical assistance and actions to be taken by MM\$ or the site supervisor. During the past2008 program year, many visits focused on partnerships and teamwork for the sites and the members.

As a routine practice every month, we review member and site supervisor reports of progress against grant performance measures and provide feedback to members about their successes and need for improvement.

For the members who serve 1700 or 900 hours, we require a performance evaluation by the supervisor at mid-year. All members are required to have an end-of-year evaluation. These evaluations are an opportunity for members and their supervisors to review performance and plan corrections, if needed.

e) Community Involvement.

MM\$ is a community driven <u>AmeriCorps</u> program. During the first <u>2two</u> years of the program's operation, MM\$ engaged and partnered with 14 different <u>financial education</u> community organizations with multiple sites scattered throughout the state of Montana in towns, cities, and tribal communities. Our community partners played an integral role in the early development of the program's first grant application by serving on an advisory

board to (1) provide direction specifically related to program design and member service activities based on needs of their constituents, (2) build program performance measures, and (3) assist in the creation of evaluation tools and techniques. Community partners who participated on the original advisory committee in 2007 included Consumer Credit Counseling Services, Montana Financial Education Coalition, and Montana Credit Unions for Community Development.

In the ensuing years of program operation, the same program partners have continued to stay engaged with MM\$ program staff in ongoing refinement of the program. Several of those partners have joined the MM\$ Advisory Board. Board membership includes the following individuals and their organizations: Jolene Bach, CCCSConsumer Credit Counseling Services/Rural Dynamics; Andrea Davis, homeWORD; Marsha Goetting, MSUMontana State University Extension; Heather Keller, NeighborWorks; Corey Raths, Merrill Lynch; Rick Robinson, Healing Tree; Jeanne Saarinen, MCUCDMT Credit Unions for Community Development; Leonard Smith, Native American Development Corporation; Barbara Stiffarm, Opportunity Link; and Susan Woodrow, Federal Reserve Bank. The MM\$ Advisory Board was created in the summer of 2009 to re-design the program to better target specific community needs and hone member service activities to achieve greater community impacts. The MM\$ Advisory Board had direct involvement in writing this grant application and provided much of the geographic and outcome-specific data stated herein. The Advisory Board will continue to play a strong role in the oversight and management of the MM\$ program throughout the 3three-year funding period, in addition to hosting many member positions. As such, the Board will continue to serve as the voice of the program on the ground in

communities across the state by meeting quarterly with MM\$ staff to gauge program strengths, challenges and keep abreast of performance measure progress. The Advisory Board will help ensure continued networking will occur among the various partners involved in financial education. The work of this group provides a strong collaborative framework in which gaps in services can be more easily identified, duplication of services can be avoided, and identification of newadditional partnerships can occur. The high levels of community involvement during both the start-up phase of the initial program, and the current program revision phase demonstrate extraordinary potential for achieving program outcomes.

f) Relationship to other National and Community Service Programs

MM\$ is a program of the Office for Civic Engagement (OCE) at The University of

Montana. OCE subcontracts with the Montana Campus Compact to operate the local

Campus Corps AmeriCorps program. OCE administers the Montana ALIVE program

through which AC and VISTAAmeriCorps members across the state receive UM course

credit for community-based service that is tied to academic coursework.

There are VISTA projects in the State that engage in capacity-building projects for many sites. Some of those sites also work with MM\$. The difference between MM\$ members and those VISTAs are very clear. Most specifically, MM\$ is an ACAmeriCorps service program where members conduct and provide services directly to people in their communities. VISTA is a capacity-building program where community programs are developed. MM\$ members teach classes; the VISTAs perform program development and support work for sites. For

example, the VISTAs help with program design and site planning for Montana Free File at CCCS and at MCUCD; MM\$ members are out in communities performing outreach and tax assistance to help tax filers. MM\$ members are deployed for a variety of service terms, based on site needs; VISTAs are full-time, 24/7 hour members. Many VISTAs are from out of state, particularly in Indian Country; the majority of MM\$ members are from local communities where they serve. The combined effort of these national service programs impact Montanans in far more tangible ways than either program could do alone. Each builds on the strengths of the other in communities across Montana.

MM\$ members are active in ACMAC, the state-wide Advisory Council for ACall AmeriCorps members. The past 2 MM\$ team leaders, a MM\$ Native American member and the current MM\$ VISTA have served or are serving on ACMAC. MM\$ will continue support for ACMAC in developing tools and service projects for all AmeriCorps members in Montana.

MM\$ members throughout Montana will continue to conduct community service projects that correspond with the OCSCommission's service calendar. These projects will continue to be planned with Campus Corps, Conservation Corps, VISTAs, RSVP members and others in their local communities.

g) Potential for Replication

The MM\$ members interact with the service clients in such tangible ways that specific service models often develop that correspond with the needs of disadvantaged communities in Montana. For example, Opportunity Link piloted an effort to assign MM\$ members to identify and support potential candidate families for Self-help

Housing. The members did outreach, organized and taught financial education classes, supported volunteer recruitment, in order to increase the number of loan-ready candidates for Self-Help housing. The Director of Opportunity Link encouraged NeighborWorks to apply this model across Montana. Another example is taxes in Native American communities, where MM\$ members at BCDCBrowning Community Development

Corporation reached out to small villages. The Browning effort reached people not otherwise accessible; those families benefited with thousands of dollars of ETTC

refunds. Earned Income Tax Credits. As a result of this success, plans are developed to combine distance learning from Montana Free File with the MM\$ members and their volunteers in Indian Country.

Our plan is to encourage the assignment of MM\$ members at sites where their financial service skills will contribute to outcomes that benefit disadvantaged people.

Those are the circumstances that inspire others to replicate what the MM\$ members accomplish.

In addition, MM\$ is a member of the Montana Financial Educators Coalition. It is our intention and their request that we provide "best practices" to be featured by the Coalition on its web site and at conferences so there are opportunities for replication of MM\$ efforts where there are no AC members assigned.

B. Member Outputs and Outcomes

a) Member Recruitment and Support

We are committed to 100% enrollment and 100% retention.

Recruitment plans are designed with approved site supervisors. In some cases MM\$ and the site both recruit; in other cases one or the other will manage recruitment. We will recruit 5 full-time, 20 half-time, 8 part-time members and 14 minimum-time members.

Because rural populations are more likely to trust and respond to local educators than to those that come from outside the community, MM\$ and approved sites focus their rural and reservation recruitment efforts within the communities theytheir sites serve.

This way, we provide an opportunity for community members to actively take part in addressing local challenges; furthermore, selecting local candidates allows for continued involvement of the member in his or her community after service. In the past, our focus on local recruitment has brought candidates of all ages, from 18 to 67 years of age into AC-AmeriCorps. By using our local recruitment approach in 2008-2009, 8 of 9 members on reservations were Native American. In addition, 8 MM\$ members in 2008-2009 were people with disabilities (21%); we will recruit for people with disabilities through disability advocacy groups in Montana.%). Craig's List is an effective way to recruit in Montana; we also attend community and campus functions to recruit. Occasionally, we use paid advertisements. Local sites have their own networks for recruiting that are very effective.

MM\$ created 14`____ minimum time positions in order to facilitate its partnership with colleges. Minimum time positions accommodate students who are otherwise unable to participate in national service. Selected students will be able to tie national service into required internships, work-study positions, and community volunteer opportunities. By merging these experiences, college students gain practical

experience as well as quality training and support in active citizenship and community service. MM\$ will work with sites to utilize this model across Montana, by assisting them in the outreach that will bring students to national service.

MM\$ recognizes that national recruitment provides an exceptional experience for potential members, given the unique nature of our state. When sites wish to recruit out of state, we use the CNCS web-based recruitment system and other national recruiting sites such as Idealist.org.

All applicants are required to meet the minimum OCE and CNCSCorporation for National and Community Service eligibility requirements (US citizen, 17+ years old, HS diploma, pass background check) and possess a valid driver's license. Both the sites and MM\$ have additional selection criteria. To be selected by MM\$, applicants are interviewed to determine whether they possess the following interests or skills:

- expressed willingness or ability to work with disadvantaged people
- expressed interest or experience in teaching
- expressed interest or experience in conducting community outreach
- expressed willingness to work weekends or evenings

Stipend members receive their payments through the UM payroll system. The amounts are set at the minimum levels for the various terms of service. Health Insurance is available for members serving a full time schedule.

MM\$ recognizes members for their service in several ways. First, through our newsletter that is sent to all members, sites and stakeholders, where we feature member articles, accomplishments and plans. We also recognize members who train 100 or more participants by enrollment in the "Century Club." Members are pictured on the

OCEOffice for Civic Engagement web site. Sites often issue press releases about member activities.

MM\$ members are interviewed on local radio and television stations to talk about their programs, especially during AmeriCorps Week.

Each MM\$ training session features team-building and social events where members can get to know one another better. At the end of the service year, the program will host a member retreat to celebrate graduation and the team's accomplishments over the year. The team will work together to designate a range of award categories and recognize deserving members for a variety of achievements.

2008-09 Enrollment

At the end of the 2008/2009 program year, we had an enrollment rate ofto 89% (34/38) using the OCS slot calculation method and 93% using the national MSY calculation. Unfilled The unfilled positions were non-stipend 300 hour slots, withwhere 4 of 10 were unfilled. One of our sites, National Affordable Housing Network, had all 4 remaining slots to fill, but prioritized its recruitment efforts on successfully filling the 7 stipend positions it also had. Time ran out for them in filling the remaining slots. We will begin the new program year with clear assignments of full-time and part-time members to the various sites that match our program design. We There will also manage be a recruitment calendar the program director will monitor and review with site supervisors to complete enrollment in a timely manner.

2008-09 Retention

In 2008-2009 <u>3three</u> members were exited prior to completing their terms, so the retention rate is 91%. <u>TwoOne</u> left <u>because she was offered a position directing a state-</u>

wide program for salaried positions. HS students. Another was suspended and terminated for cause, despite efforts to resolve the member's problems. Another (non-stipend) member exited without serving. The latter situation was a breakdown at the site that did not inform MM\$; the other two were not situations that MM\$ could have anticipated. Our enrollment process will be adjusted to require a double-check with the sites prior to enrollment of each new member-to avoid selecting candidates seeking salaried positions.

b) Member Development, Training, and Supervision

We will implement a legacy project that MM\$ 2008 members developed for training and development in the following sequence: 1.Orientations: a) an orientation to AmeriCorps covering the history of national service in general and AmeriCorps in particular; CNCS and MM\$ rules, roles and regulations, as required before service, b) a site orientation so members know sites, their responsibilities, and what questions they have; c) a three day MM\$ program orientation/workshop session held two weeks after members begin service, featuring former members, UM experts and site specialists coaching and training members regarding lesson plans, community outreach approaches, fundamentals of financial matters, practice sessions in budgeting, credit matters, taxes and banking, breakout sessions for members working in Indian Country, working with people with disabilities, housing, bankruptcy, teaching in schools, etc., 2. In-Service training appropriate to member responsibilities for each region, with a) tax preparation certification planning before tax season, b) certification for teaching Building Native Communities and people with disabilities, and c) classroom brush-up sessions, c) team teaching techniquesplans, etc. 3. Member attendance at conferences and non-MM\$

training provided by Northern Plains Initiative, the Montana Financial Educators

Coalition and others, as appropriate. MM\$ will continue financial support to members for external training (e.g. Building Native Communities certification). 4. A near-end-of-service retreat for members involving fun, reflection, legacy projects, orientation to education awards and preparation for exiting.

Members will receive an orientation packet that includes readings on personal finance statistics in the US and Montana; financial education terms and techniques; working in rural and Native-American Indian communities. Each reading will be accompanied by a list of open-ended questions to prepare members for meaningful reflectionconversation on these topics.

MM\$ members will receive a Member Handbook that provides essential information for their service. The Handbook was reviewed and updated in 2008 to include Montana OCSOffice of Community Service staff comments.

Throughout member terms, they will have access to materials actively managed from UM, to support their financial education efforts and ACAmeriCorps service. The MM\$ program manager will hold monthly conference calls to go over program progress, discuss needed support, and exchange "best practices" among the members.

As new members are added during the program year, the MM\$ program manager and an ACAmeriCorps project leader will provide specific training relevant to their service as well as direct support as they develop their projects.

MM\$ program staff will conduct quarterly check-ins with members and site supervisors to gauge progress toward MM\$ objectives and troubleshoot any challenges that have come up. Staff will also visit members at least twice each year.

MM\$ program staff will provide support and training to site supervisors during the service year to ensure that members receive appropriate guidance and onsite supervision. Supervisors receive an orientation to their responsibilities and a Supervisor's <u>Guide</u> with essential information regarding their responsibilities. The variety of sites will require differing levels of and approaches to supervision, so ensuring adequate and meaningful interaction between members and site supervisors will be a program priority. As per the host site contract, site supervisors will orient members to the community, potential program partners, and their specific site needs, and supervise and provide direction for members day-to-day. Site supervisors are required to develop job descriptions with their members including details of how members will be supported. The MM\$ program manager will monitor progress at the sites through reports, site visits, and conversations with members and supervisors. If problems arise, the MM\$ program manager will conduct site visits and/or phone calls to work out solutions. Aside from formal reporting opportunities, in the interest of quality ACAmeriCorps experiences and member retention, members will be encouraged regularly to contact, and will regularly be contacted by, program staff to discussdebrief on their service experience, whether or not there are difficulties. In this way, we aim to head off problems before they become unmanageable, and seek to provide members ongoing communication and support.

Ethic of Service and Civic Responsibility

The importance of service and civic responsibility will be emphasized in several ways.

At MM\$ member Orientation and In-Service trainings, time will be allocated for members to plan service projects in their regions or communities. At a minimum, full-time and part-time members will be encouraged to organize or join national service day

projects for "Make a Difference Day", "Martin Luther King, Jr. Day", and "Global Youth Service Day". Members will track their participation in service events and other activities related to civic engagement and citizenship with their Service Year Journals. Members' facilitation, project planning, and program management skills will be enhanced through their direct service activities and reporting.

One Project Leader will play a key role in stimulating team civic engagement by participating on ACMAC.in the Montana AmeriCorps Member Advisory Council

(ACMAC). Based on ACMAC participation, the project leader will advise members of civic engagement and volunteer opportunities, share best practices, and encourage and facilitate team members' participation in National Service Day activities around the state.

C. Community Outputs and Outcomes

We mobilize and energize existing community organizations, AC members and community volunteers to expand knowledge, skills and results at the local level. For every one MM\$ member, a minimum of 2 local volunteers are added to the capacity of local community organizations to improve lives and create opportunities in communities across Montana. Improvements don't stop with the people who attend classes or are assisted with tax returns or asset development—for example, a Great Falls teenager attended classes at an alternative high school, and then introduced his grandparents to free checking to replace money orders they purchased. Also in Cascade County, the United Way contributes \$25 to open a credit union account for teens that successfully complete our financial literacy classes. In Browning, class attendees had accounts opened at First Interstate with a \$100 match. In Havre, Butte, Dillon, and Boulder, Self Help

housing volunteers mobilized to assist low-income homeowners in completing construction of their homes. In Chinook, the teens in our classes made clothes for abandoned Safe Haven infants. In Butte and Crow Agency, MM\$ members organized community-wide events for Make a Difference Day and Martin Luther King Day; the Butte event at the city hall was the largest ever for the community. Again and again, MM\$ is assisting in the development of a broader base of people engaged in community affairs while increasing the number of financially savvy people in Montana communities and contributing the economic vitality of their communities.

MM\$ made great strides in meeting community needs and the MM\$ 2008 program year measures. It is clear that recruiting members locally contributed greatly to their ability to reach all parts of the communities they served across Montana. There were 2900 participants, of which 830 participants were children, K-12. Of those, 518 were Native American children from all Montana reservations, through distance learning and traditional classroom approaches. There were another 12 children under court supervision. Also, 2070 participants were adults. Of those, 588 were Native American. Surprisingly, 391 participants were involved in the court system, some through bankruptcy classes and some as prisoners in pre-release or other programs. MM\$ AmeriCorps members also surpassed their goal of 70 volunteers serving 700 hours in service to the community. Members logged 262 volunteers serving 1196 hours. The biggest volunteer stars were reported in Indian Country, particularly with the support of AIBL students, who provided college preparation classes on all reservations, featuring completion of the Free Application for Financial Student Aid form (FAFSA). Another

highlight is that MM\$ members helped complete over 300 tax returns (over \$500,000 in returns) for tribal members on the Blackfeet and Fort Belknap reservations.

b) Sustainability

In the past, MM\$ did not have a diversified source for funding, so during the summer of 2009, we obtained and recruited a VISTA who was assigned to support fundraising efforts. She is supporting the MM\$ Advisory Board of key stakeholder organizations that guides the direction and development of MM\$. MM\$ and the Advisory Board are operating on the understanding that the need for financial educators in Montana exceeds the human resources available. As a consequence, limited ACAmeriCorps member resources will be allocated to high priority financial education projects benefiting low-income and disadvantaged people in Montana, particularly in rural areas.

Because members of the Advisory Board are linked to major funding sources in Montana, we are working with them in developing a long-term funding plan. We and they are aware that there is potential support for this work from private foundation sources. However, the Advisory Board's goals are, in priority order, to 1.ensure that this MM\$ AmeriCorps program is funded, 2.ensure additional funds are obtained to provide for locations that cannot afford the match for members, and 3.obtain adequate funding for future plans.

In addition, MM\$ is a member of the Montana Financial Educators Coalition. It is our intention and their request that we provide "best practices" to be featured by the Coalition on its web site and at conferences so there are opportunities for replication of MM\$ efforts where there are no AmeriCorps members assigned.

c) Volunteer Recruitment and Support

MM\$ members will recruit, train, and manage 100 volunteers who will serve a minimum of 1,000 hours assisting with financial education activities. By the end of the 2008 ACAmeriCorps program year, MM\$ members had recruited 262 volunteers who served 1196 hours. Members will recognize volunteers in the MM\$ newsletter. Members will recruit volunteers based on the needs of the organizations in which they serve. Two MM\$ members at Opportunity Link in Havre were featured in the Havre Daily News for demonstrating this manner of volunteer recruitment. The 2two members arranged to have the Havre High School class of 1999 reunion spend one of the hottest days of the year spreading sod, planting grass and flowers, and tackling other landscaping needs for the Mutual Self-Help Housing Program. Together the Opportunity Link members engaged 49 volunteers in over 200 hours of community service. Those hours counted toward the equity payments of low-income home buyers. Businesses in the community donated plants and other landscaping materials, food and beverages, and some made monetary donations to purchase other needed supplies, which totaled \$8000. In addition, many members will focus on local financial institutions to recruit volunteer trainers for their financial education programs, and these volunteers will be invited to "adopt" the spirit of national service and commit to working with the program long-term. Though members will be trained in both personal finance and facilitation, recruiting trainers from the financial industry will produce significant benefits. As experts, such volunteers can provide more detailed and specific information to program participants. Also, interacting with local experts in a neutral space will allow participants an opportunity to establish

connections with financial institutions that may enable them to better pursue financial resources and stability.

d) Capacity Building

MM\$ operates within a coalition of partner organizations and other community organizations to further the ethic of service and to get things done. These partner organizations include statewide and local financial counseling and housing organizations, tribal economic development and housing organizations, local schools and social service agencies. For all of the 5 program approaches (general financial education, tribal financial education, people with disabilities, housing and taxes), MM\$ will continue to support the organizations in this financial education network, by:

- Enhancing the program capacity of partner organizations
- Identifying and sharing curricula and lesson plans that work.
- Training and coaching members for community outreach and classroom techniques
- Identifying funding opportunities

Members will play a key role in these efforts, as they did in the past. 1. They may be called upon to assist their host sites in curriculum development. 2. They are expected to recruit volunteers to work with their sites. 3. They are expected to assist in community outreach on behalf of their classes and related site efforts. 4. They will be expected to share their best practices with their AmeriCorps peers.

D. Organizational Capacity.

a. Sound Organizational Structure

Ability to Provide Sound Programmatic and Fiscal Oversight: **UM**The University of Montana has a proud tradition of service and civic engagement. The Office for Civic Engagement (OCE) began as Volunteer Action Services in the spring of 1992. In its 17-year history, OCE has served as the UM's primary center for campus and community engagement activities including volunteerism, service learning, national service and nonprofit studies education. Its mission is to challenge and improve lives with an ethic of service and investment in community. This is done by (1) building reciprocal partnerships that strengthen both the university and the community; (2) empowering individuals and organizations to enhance capacity for strategic growth, program exposure, skill development, and collaboration; and (3) enhancing professional, academic, and personal experiences through volunteerism and service learning. ACAmeriCorps has played an important and critical role in the growth, development and success of UM's community outreach and public service efforts. OCE has proven experience and a successful track record of designing and managing high quality national service programs. OCE has successfully operated as a subgrantee of the Campus Corps ACAmeriCorps program since 1995, and also successfully operated the statewide Montana Technology Corps AmeriCorps program from 2001-2007. In addition, OCE operated the MM\$Montana Making \$ense AmeriCorps program from 2007-2009. The performance of 2008 MM\$ AC-AmeriCorps members demonstrated the high level commitment and community engagement fostered by OCE_ in numbers of people trained (2900 actual versus 1000 planned), improvement in knowledge by trainees (81% actual

versus 80% planned), volunteers recruited (262 versus 70 planned), and volunteer hours served (1196 hours versus 700 hours planned).

OCE has in place the necessary fiscal, administrative, and human resource oversight systems in place to effectively manage an ACAmeriCorps program. The UM Office of Research and Sponsored Programs managed over \$62 million in grants and contracts for fiscal year 2008. The University has an impeccable record of managing state and federal grants as apparent in UM financial records. OCE works closely with the UM Human Resources division to manage the payment of member stipends and citizenship documentation. UM's Internal Auditor also provides hands-on oversight along with OCE to ensure grant compliance. UM's and OCE's success in administering ACAmeriCorps programs for the past 14 years is notable and involvement with ACAmeriCorps has been an important means of achieving the public service mission of the institution. Together, AmeriCorps and UM interweave the threads of public service and education.

MM\$ will utilize the well-established infrastructure built by OCE over the fourteen years of administering ACAmeriCorps grants. MM\$ will operate under a statewide model, serving schools and nonprofit organizations across this vast state. Communication with sites and members is managed directly (at least weekly) and through on-line support. This communication required a great deal of "front-loading" via formal agreements, orientations and a Member Handbook and a Site Supervisor's Guide to make certain at the outset that organizations, members and supervisors clearly understand the requirements the program and the vital importance of timely and accurate reporting in compliance with ACAmeriCorps regulations. MM\$ will continue to operate under these principles and will monitor sites for adherence to OCE and

CNCS AmeriCorps standards with visits twice per year (at a minimum) in addition to monthly internal audits of site and member reports for accuracy. Any shortcomings will be followed up in writing until resolved.

Our site selection process incorporates the criteria required by CNCSAmeriCorps Regulations (45 C.F.R. § 2522.475). Additional criteria include adequate staffing to supervise and mentor the member and the capacity to develop and/or expand high-quality financial education programs among their beneficiaries and the greater community. MM\$ has closely monitored host sites in the first and subsequent years of service to identify those components most vital to successful program development and inform replicable models for future sites. Programmatic and funding relationships with some host sites are already established from two years of OCS ACCommission AmeriCorps funding. New relationships begin with the RFP process, by which potential host sites initially demonstrate their capacity to take on MM\$ members and program requirements. MM\$ will ensure that potential sites serving the needs of disadvantaged people are aware of the RFP opportunity through the Montana Financial Educators Coalition, the Montana-Wyoming Tribal Leaders Council, NeighborWorks Montana, A.W.A.R.E., and Montana Free File. Selected sites will contract with OCE to host members for up to twelve months for a standard fee supported by non-federal dollars. The fee amount is based on the type of ACAmeriCorps position awarded; all fees contribute to the 39% overall grantee share. The terms, conditions, roles and responsibilities that guide OCE's and a host site's working relationship are delineated in a UM approved Memorandum of Understanding. Plans for observing sites' compliance with fiscal and programmatic requirements include

monthly reviews of member timelogs, performance reports, in-kind and cash contributions.

Sites do not receive funding from MM\$; they are, however, as noted above, monitored for compliance with federal regulations, adherence to CNCS requirements, proper performance records, and support to the ACAmeriCorps member.

The program will develop connections among sites through project leaders and the Montana Financial Educators Coalition sharing information among similar sites; by members sharing curriculum, assessments, and other resources via the UM Blackboard; and by the purposeful dedication of time at program events for members to "teach back", compare notes, and impart discoveries among themselves on creative and effective ways of making the program work.

ii. Board of Directors, Administrators, Staff

The MM\$ Advisory Board will play a strong role providing oversight and direction for the program. This Board of experts from across Montana strengthens the program's ability to maintain relevancy in communities on the ground level where the needs are best understood and resources are more efficiently targeted. At the MM\$ office, the OCE Director has the primary oversight and support of the program. The OCE Director reports to the Dean of the Davidson Honors College, Dr. McKusick, who in turn reports to UM's Provost and Vice President for Academic Affairs. Dr. Engstrom. OCE currently employs four permanent staff including one Student Program Manager, two Program

Coordinators, and an Operations Manager. In addition, Campus Corps ACtwo Campus

Corps AmeriCorps team leaders, one Montana Campus Compact AmeriCorps*VISTA

member, and seven student AmeriCorps members serve at the OCE in support of service learning and volunteer program coordination. Staff at each of the MM\$ partner service sites will be heavily involved in supporting and managing the program and members at their respective sites. The OCSAmeriCorps grant will provide 1.49 FTE to implement the program. The OCE Director, Dr. Andrea Vernon, will supervise MM\$ program staff. Dr. Vernon has 14 years of experience administering AmeriCorps programs and has served as the OCE Director for the past 12 years. She holds a doctorate in Educational Leadership and has published research on service learning, civic engagement, and the impacts of college student volunteers on community-based organizations. Dr. Vernon led the development of UM's nonprofit studies program which developed strong partnerships with nonprofits in Montana. Dr. Vernon is a board member with the Montana Nonprofit Association and the United Way of Missoula County.

MM\$ program staff are Robert Springer, MM\$ Program Manager; and Laura
Fellin, MM\$ Fiscal Manager. Robert Springer came to MM\$Montana Making \$ense after
a long career managing federal programs, including anti-poverty and environmental grant
programs. He was the national Director for the EPA Office of Solid Waste, with
responsibility for federal regulations, federal grant programs and state program oversight.

Among his federal career accomplishments was developing and funding the national EPA
tribal program, developing the EPA budget, and advising European governments about
environmental programs. His term with MM\$ began in August, 2008 as the team leader;
he was selected as the MM\$ Program Manager in August, 2009. Laura Fellin serves as
OCE's operations manager and has eleven years' experience in national service program
management. Most recently serving as principal investigator for MM\$ from 2007-2009

and previously serving as program manager for the Montana Technology Corps from 2000-2007 and program manager for the Montana Campus Compact

AmeriCorps*VISTA program from 1998 –2000. Ms. Fellin is board treasurer for Eleanor's Project; a Missoula based non profit organization.

The combined experience of program staff, advisory board members, and service site partners and their existing collaborative relationships ensures that MM\$ is built on a strong, sustainable infrastructure.

iii. Plan for Self-Assessment or Improvement

On a continuing basis and in accordance with the audit plan approved by the President of The University of Montana, the Internal Auditor performs financial and management audits of Departments, programs, and other organizational entities of the University, including OCE and its programs.

There are three types of internal audits that relate to this application: compliance (applicable policies, procedures, laws and regulations); performance (proper management of program, program accomplishments, protection of assets, and compliance); and financial (financial records maintained properly). The Internal Auditor also advises OCE regarding proper internal controls so that OCE financial, human resources resource, and other systems are properly managed.

Internal audit findings and recommendations are submitted to the President of the University, who, pursuant to MUS 930.1, submits any internal audit report to the Commissioner of Higher Education when the report contains a conclusion that there has

been or may have been a violation of institutional or system policy or of state or federal law.

OCE provides written responses to internal audit findings.

iv. Plan for Effective Technical Assistance

OCE utilizes financial and programmatic technical assistance for MM\$ and service sites through UM's Office of Research and Sponsored Programs (ORSP), which provides institutional financial management of grants. ORSP worked with OCE for the past 14eleven years in providing fiscal oversight of ACAmeriCorps programs. UM has a strong history of sound financial activity operating federally funded programs. In fact, UM researchers secured over \$62 million in grants and contracts for fiscal year 2008. MM\$ staff provides daily fiscal oversight and works closely with ORSP staff to ensure grant compliance. ORSP provides assistance solely to OCE as no funds are contracted out to our host service sites. In addition to numerous on-line resources, the ORSP facilitates grant orientation workshops and technical assistance for MM\$ staff. Programmatic training is managed by OCE and augmented by several entities. The UM professional development workshop series provides excellent opportunities for program staff and members to participate in high quality training workshops on topics including conflict resolution, leadership, and motivation. MM\$ staff attend CNCS national conferences, the Montana Nonprofit Association conference, and training opportunities hosted by the Montana Commission on Community Service. MM\$ staff provide programmatic orientation, ongoing training and technical assistance to host site staff.

2. Sound Record of Accomplishment as an Organization

a) Volunteer Generation and Support

MM\$ has a solid record of volunteer generation and support, as demonstrated in 2008-09 performance, where 262 volunteers contributed 1196 hours in support of their host sites and their class sessions. Each member's contract specifically requires a minimum of 2 volunteers recruited for at least 20 hours of service. MM\$ gives specific orientation material to members regarding where to find volunteers in their host communities; once assigned to a site, members are required to develop a plan and report results for use of volunteers. Host sites are directed to support their member's work plans by identifying community resources for people that can assist the member's efforts.

MM\$ members will continue to mobilize and engage volunteers to support the mission of their service site and their own financial literacy efforts in several ways. (1) Subject matter experts for a variety of money management topics from loan applications, to banking, to asset development, to credit repair will routinely be brought into class sessions as teachers and panelists; one example was having a panel with an investment advisor, an apartment rental specialist and a credit union counselor participate at a high school assembly. (2) Craftsmen and other volunteers will be recruited to support Self-help housing applicants complete their homes; one example was having a ten year reunion class donate its time to help construct low-income housing in Havre. (3) Student groups will support training sessions and site service projects; one example is the involvement of AIBL students in organizing college preparation sessions for Native American communities in Montana.

In academic year 2008-2009, 718 students engaged in academic service learning providing 13,370 hours of service to the community. 773 students participated in extracurricular volunteer service providing 10,793 hours of service to the community.

In the same period, MM\$ members had 262 community volunteers participating in 1196 hours of service to their communities.

- 38 AIBL student volunteers provided 166 hours to 165 tribal college-bound students.
- 9 AIBL volunteers served 132 hours at Fort Belknap as mentors to younger teens.
- 14 CCCS volunteers in Helena contributed more than 100 hours to a veterans hospital event.

b) Organizational and Community Leadership

UM has a proud tradition of service and civic engagement. Because of the university's successful and sustained commitment in these areas, UM is recognized in many national arenas for this work. In 2005, The Princeton Review honored UM as a "College with a Conscience." UM ranked 61st in the 2007 Annual College Guide published by Washington Monthly Magazine; the ranking recognizes UM's national service and student social mobility efforts. UM holds a place on the CNCSCorporation for National and Community Service President's Higher Education Community Service Honor Roll. The university received the prestigious classification for Community Engagement and Outreach and Partnerships by the Carnegie Commission – one of some 70 colleges and universities across the country to receive the recognition in 2008, and the only one in Montana to ever receive it. The university hosts the Montana Campus Compact since it

began in 1993. MTCC is the only statewide higher education organization designed to support campus-community engagement. UM President George Dennison played an instrumental role in establishing the Montana Campus Compact in 1993 and serves as the organization's Chairman of the Board of Directors. UM also consistently ranks among the top 25 campuses for students who enter the Peace Corps after graduating.

c) Current Grantees Only--Success for Securing Match Resources
 OCE has been extremely successful in securing match resources, consistently meeting
 CNCS requirements, over the past 1411 years of administrating ACAmeriCorps
 programs.

3. Success in Securing Community Support

a) Collaboration As the lead office on campus for community partnerships, the OCE has created a network that extends the quality and reach of public services provided by the campus. This network can be divided into four categories: national service, the UM community, K-12 schools, and nonprofit organizations statewide. Collaborative partners in each of these categories work with the OCE to research, develop and implement services based on documented needs in many social and environmental areas. It is an institutional priority to ensure engagement efforts are reciprocal. Collaboration is represented specifically through partner organizations and more broadly through advisory and governing boards on campus. For example, the UM Advisory Council for Nonprofit Studies consists of administrators, professors, community partners, and students. The council helped draft objectives and requirements for the minor in nonprofit

administration, service learning course designation, and worked to create the new online certification in Nonprofit Administration. The Flagship Program (13 years implementing afterschool enrichment activities) is another example of the-UM's long-term partnerships. Flagship collaborates closely with OCE and academic departments on campus by articulating their specific service and research needs and working with faculty and administrators to develop course learning objectives. to develop course learning objectives. to develop course learning objectives. to develop course learning objectives. to develop course learning objectives. to develop course learning objectives.

b) Local Financial and In-kind Contributions

OCE collects cash and in-kind contributions from partnering community organizations for member support costs and operational expenses associated with the MM\$ program.

OCE will annually increase the total amount of MM\$ sites' cash match in order to keep up with increasing member support costs, encourage sites to build the financial capacity to support such efforts, and increase local support of program funding as required by CNCS.

c) Wide Range of Community Stakeholders

OCE's stakeholders can be divided into four categories: National Service, the UM community, K-12 schools, and community organizations. Individual representatives from each of these groups participate in evaluation processes, meetings, and events to promote and enhance OCE and its programs. Each stakeholder group provides ongoing non-financial support to OCE in the form of service contracts, inclusion in public relations

materials, letters of support, and requests for staff participation on boards and committees. Over the past 15 years, these support mechanisms have expanded in scope, increased in amount, and diversified in reach.

d) Special Circumstances

None of the special circumstances outlined by CNCS impacts OCE's organizational capability at this time.

E. COST EFFECTIVENESS AND BUDGET ADEQUACY

1. Cost Effectiveness

a) **CNCS**Corporation Cost per Member Service Year (MSY)

The MM\$ cost per MSY is \$13,000.

b) Diverse Non-Federal Support

The program budget reflects a strong grantee match contribution for federal funds requested and builds upon OCE's consistent record for exceeding match requirement over the last several years. The grantee/grantor match ratio for the program's overall budget is 39/61. Montana's high poverty rate and scarcity of corporate or philanthropic resources requires that nonprofit organizations be highly resourceful in terms of funding sources. MM\$ will have diverse non-federal resources including, but not limited to state, county, and private dollars. UM and MM\$ host sites will provide cash and in-kind support. In addition to providing administrative oversight, UM houses the MM\$ office at no charge

and provides members with access to free professional development opportunities, free or discounted meeting/training space and discounted catering services. The RFP process introduces host sites to cash and in-kind contribution requirements. Sites must itemize their contributions, including the source of funding. Required items include the site supervisors' time and effort supporting member service activities and fees associated with member support, travel, and training. Additional items may include classroom rental fees; computer hardware and software purchases; and administrative support such as Internet and telephone fees, printing, postage, and advertising costs. Funds utilized to furnish these items come from non-federal sources. These match amounts demonstrate the host sites' commitment to supporting member needs. Through the use of cash and in-kind matching funds, the MM\$ program will be a high quality, cost effective program.

2. Budget Adequacy

Each budget element supports the program's performance measures and is adequate to ensure its success. The operating budget provides for program management, staff development, and member travel, support and training, and is directly linked to our desired outputs and outcomes. MM\$' high match contribution is representative of a solid program design that uses an appropriate mixture of federal, state, and community support.

F. EVALUATION

MM\$ will conduct an <u>internal</u> evaluation for this grant to provide stakeholders with evidence of the impacts of this national service program. A well-designed <u>survey</u>

<u>instrumentevaluation</u>, utilizing scientifically-based research methods; <u>will determine</u> program successes and areas for improvement. Because the proposed budget is below \$500,000, an internal evaluator will be completed by Advisory Board members, host sites and members.contracted. The evaluation will be conducted during the 2010 program year, as follows:

- Form an evaluation committee led by an Advisory Board member.
 Committee member and including AmeriCorps members and host site
 supervisors to oversee the evaluation process.
- Identify key issues and questions as the focus of the evaluation survey.
- Develop an evaluation timeline and establish expectations.
- Develop task description for the evaluator.
- Perform evaluation and summarize results.
- Issueissue report.